

In Re: Andrew F. Kuzy, and
Colleen A. Kuzy,

Debtors.

Bankruptcy Case No.: 18-21728-CMB

Chapter 11

Reporting Period: JANARY 2020

**MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)**

File with Court and submit copy to United States Trustee within 14 days after end of month

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-I (INDV)		
	MOR-I (INDV)		
Schedule of Cash Receipts and Disbursements -	(CONT)		
Bank Reconciliation			
Copies of bank statements			
Cash disbursements journals			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts	MOR- 4		
Debtor Questionnaire	MOR-5		

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

Andrew Kuzy
Signature of Debtor

2/15/2020
Date

Colleen Kuzy
Signature of Joint Debtor

2/15/2020
Date

Signature of Preparer

Date

Printed Name of Preparer

Debtors.

Chapter 11

Reporting Period: January 2020

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount.
A bank reconciliation must be attached for each account.

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	21907.67	
RECEIPTS		
Wages (Net)	2180.33	
Interest and Dividend Income	55.60	
Alimony and Child Support	0	
Social Security and Pension Income	2589.00	
Sale of Assets	0	
Other Income (attach schedule)	3151.57	
Total Receipts	8571.38	
DISBURSEMENTS		
ORDINARY ITEMS:		
Mortgage Payment(s)	0	
Rental Payment(s)	0	
Other Secured Note Payments	0	
Utilities	783.97	
Insurance	843.41	
Auto Expense	546.97	
Lease Payments	0	
IRA Contributions	0	
Repairs and Maintenance	760.18	
Medical Expenses	217.75	
Household Expenses	1517.99	
Charitable Contributions	0	
Alimony and Child Support Payments	0	
Taxes - Real Estate	0	
Taxes - Personal Property	0	
Taxes - Other (attach schedule)	300	
Travel and Entertainment	0	
Gifts	0	
Other (attach schedule)	50.00	
Total Ordinary Disbursements	5020.27	
REORGANIZATION ITEMS:		
Professional Fees	250.00	
U. S. Trustee Fees		
Other Reorganization Expenses (attach schedule)		
Total Reorganization Items	250	
Total Disbursements (Ordinary + Reorganization)	5270.27	
Net Cash Flow (Total Receipts - Total Disbursements)	3301.11	
Cash - End of Month (Must equal reconciled bank	25214.78	

FORM MOR-1 (INDV)

In Re: Andrew F. Kuzy, and
Colleen A. Kuzy,

Debtors.

: Bankruptcy Case No.: 18-21728-CMB
:
: Chapter 11
:

(9/99)

Reporting Period: January 2020

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS – continuation sheet

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
Other Income		
<i>Schmally</i>	<i>2500</i>	
<i>Business Expense Refund</i>	<i>651.57</i>	
Other Taxes		
<i>Tax Escrow</i>	<i>300</i>	
Other Ordinary Disbursements		
<i>Washington County Clerk & Courts</i>	<i>50.00</i>	
Other Reorganization Expenses		

FORM MOR-1 (INDV) (CON'T)
(9/99)

STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero. Attach photocopies of IRS Form 16123 or payment receipt to verify payment or deposit of federal payroll taxes.

Attach photocopies of any tax returns filed during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
Federal						
Withholding						
FICA- Employee						
FICA-Employer						
Unemployment						
Income						
Other:						
Total Federal Taxes						
State and Local						
Withholding						
Sales						
Excise						
Unemployment						
Real Property						
Personal Property						
Other:						
Total State and Local						
Total Taxes						

SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 90	
Accounts Payable						
Wages-Payable						
Taxes Payable						
Rent/Leases-Building						
Rent/Leases- Equipment						
Secured Debt/Adequate Protection						
Professional Fees						
Amounts Due to Insiders"						
Other:						
Other:						
Total Postpetition Debts						

Explain how and when the Debtor intends to pay any past-due Postpetition debts.

*"Insider is defined in 11 U.S.C. Section 101(31)

In Re: Andrew F. Kuzy, and
Colleen A. Kuzy,

Bankruptcy Case No.: 18-21728-CMB

Chapter 11

Debtors.

Reporting Period: _____

ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation	Amount
Total Accounts Receivable at the beginning of the reporting period	
+ Accounts billed during the period	
- Accounts collected during the period	
Total Accounts Receivable at the end of the reporting period	

Account Receivable Aging	Amount
0 – 30 days old	
31-60 days old	
61-90 days old	
91 + days old	
Total Accounts Receivable	
Amount considered uncollectible	
Accounts Receivable (Net)	

DEBTOR QUESTIONNAIRE

Must be completed each month	Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		
2. Have any funds been disbursed from any account other than II debtor in possession account this reporting period? If yes, provide an explanation below.		
3. Have all postpetition tax returns been timely tiled? If no, provide an explanation below		
4. Are workers compensation, general liability and other necessary insurance overages in effect? If no, provide an explanation below.		

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIAIn Re: Andrew F. Kuzy, and
Colleen A. Kuzy,

Debtors.

Bankruptcy Case No.: 18-21728-CMB

Chapter 11

Reporting Period: _____

MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)

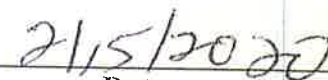
File with Court and submit copy to United States Trustee within 14 days after end of month


Submit copy of report to any official committee appointed in the case.

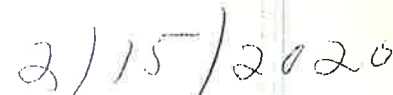
REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
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Schedule of Cash Receipts and Disbursements -	MOR-I (INDV)		
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Debtor Questionnaire	MOR-5		

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.


 Signature of Debtor


 Date


 Signature of Joint Debtor


 Date

Signature of Preparer_____
Date_____
Printed Name of Preparer

Chapter 11

Debtors.

Reporting Period: January 2020

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account.

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	21907.67	
RECEIPTS		
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Interest and Dividend Income	55.60	
Alimony and Child Support	0	
Social Security and Pension Income	2509.00	
Sale of Assets	0	
Other Income (attach schedule)	3151.57	
Total Receipts	8577.38	
DISBURSEMENTS		
ORDINARY ITEMS:		
Mortgage Payment(s)	0	
Rental Payment(s)	0	
Other Secured Note Payments	0	
Utilities	783.97	
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Auto Expense	546.97	
Lease Payments	0	
IRA Contributions	0	
Repairs and Maintenance	760.18	
Medical Expenses	217.75	
Household Expenses	1517.97	
Charitable Contributions	0	
Alimony and Child Support Payments	0	
Taxes - Real Estate	0	
Taxes - Personal Property	0	
Taxes - Other (attach schedule)	300	
Travel and Entertainment	0	
Gifts	0	
Other (attach schedule)	150.00	
Total Ordinary Disbursements	5020.27	
REORGANIZATION ITEMS:		
Professional Fees	250.00	
U. S. Trustee Fees		
Other Reorganization Expenses (attach schedule)		
Total Reorganization Items	250	
Total Disbursements (Ordinary + Reorganization)	5270.27	
Net Cash Flow (Total Receipts - Total Disbursements)	3307.11	
Cash - End of Month (Must equal reconciled bank	25214.78	

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FICA- Employee						
FICA-Employer						
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Income						
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Withholding						
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Excise						
Unemployment						
Real Property						
Personal Property						
Other:						
Total State and Local						
Total Taxes						

SUMMARY OF UNPAID POSTPETITION DEBTS

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	Number of Days Past Due					Total
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Wages-Payable						
Taxes Payable						
Rent/Leases-Building						
Rent/Leases- Equipment						
Secured Debt/Adequate Protection						
Professional Fees						
Amounts Due to Insiders**						
Other:						
Other:						
Total Postpetition Debts						

Explain how and when the Debtor intends to pay any past-due Postpetition debts.

**Insider is defined in 11 U.S.C. Section 101(31)

In Re: Andrew F. Kuzy, and
Colleen A. Kuzy,

Bankruptcy Case No.: 18-21728-CMB

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- Accounts collected during the period	
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Account Receivable Aging	Amount
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91 + days old	
Total Accounts Receivable	
Amount considered uncollectible	
Accounts Receivable (Net)	

DEBTOR QUESTIONNAIRE

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2. Have any funds been disbursed from any account other than II debtor in possession account this reporting period? If yes, provide an explanation below.		
3. Have all postpetition tax returns been timely filed? If no, provide an explanation below		
4. Are workers compensation, general liability and other necessary insurance overages in effect? If no, provide an explanation below.		



4140 E. State Street
Hermitage, PA 16148

Statement Ending 01/31/2020

ANDREW F. KUZY, DEBTOR IN

Page 1 of 6

Primary Account Number:

ADDRESS SERVICE REQUESTED

>002679 3879573 0001 092543 10Z

ANDREW F. KUZY, DEBTOR IN POSSESSION
COLLEEN A. KUZY, DEBTOR IN POSSESSION
JACQUELINE SCHMALZ
531 WARRICK DR
WASHINGTON PA 15301-9513

Managing Your Accounts

Online

www.fnb-online.com



By Phone

1 800-555-5455



By Mail

4140 E. State Street
Hermitage, PA 16148**Summary of Accounts**

Account Type	Account Number	Balance This Statement
FREE SMALL BUSINESS CHECKING		\$25,214.78

FREE SMALL BUSINESS CHECKING -**Account Summary**

Date	Description	Amount		
01/01/2020	Balance Last Statement	\$21,907.67	Minimum Balance	\$20,999.76
	9 Credit(s) This Period	\$8,577.38	Average Ledger Balance	\$23,055.03
	82 Debit(s) This Period	\$5,270.27	Average Available Balance	\$23,019.55
01/31/2020	Balance This Statement	\$25,214.78		

Account Activity

Post Date	Description	Debits	Credits	Balance
01/01/2020	Balance Last Statement			\$21,907.67
01/02/2020	22936 PIN PUR 12/31 18:01 WM SUPERCENTER # WASHINGTON PA 17390049 12553~5411	\$67.40		\$21,840.27
01/02/2020	70587 POS PUR 01/01 14:41 WALMART GROCERY 800-966-6546 AR 00000000 0705~5411	\$61.92		\$21,778.35
01/02/2020	4279 POS PUR 12/31 15:33 JEFFREYS DRUG ST CANONSBURG PA 29235480 00427~5912	\$47.00		\$21,731.35
01/02/2020	537265 RECURRING 01/02 06:25 NETFLIX COM LOS GATOS CA 003 000200537265 ~4899	\$13.77		\$21,717.58
01/02/2020	24550 POS PUR 01/01 07:51 WALMART GROCERY 800-966-6546 AR 00000000 0245~5411	\$13.16		\$21,704.42
01/02/2020	41407 POS PUR 01/01 07:23 WALMART GROCERY 800-966-6546 AR 00000000 0414~5411	\$9.92		\$21,694.50
01/02/2020	78241 POS PUR 01/01 08:50 WALMART GROCERY 800-966-6546 AR 00000000 0782~5411	\$1.29		\$21,693.21
01/03/2020	TRANSFER TO FREESTYLE ACCOUNT 735181026	\$60.00		\$21,633.21
01/03/2020	CHECK # 1232	\$16.18		\$21,617.03
01/06/2020	CHECK # 1235	\$250.00		\$21,367.03
01/06/2020	CHECK # 1234	\$181.38		\$21,185.65
01/06/2020	820554 PIN PUR 01/06 14:44 TARGET T-1216 33 Washington PA 99999999 82055~5310	\$128.86		\$21,056.79

To learn more about FNB's deposit account practices such as our posting order, what is an available balance, and how preauthorized point-of-sale debit card transactions affect your account, please visit the following websites:

- For consumer accounts, click on the Managing Your Checking Account video at www.fnb-online.com/learn
- For business accounts, click on <https://www.fnb-online.com/business-overdrafts>

FREE SMALL BUSINESS CHECKING -

(continued)

Account Activity (continued)				
Post Date ¹	Description	Debits	Credits	Balance
01/17/2020	TRANSFER TO FREESTYLE ACCOUNT 735181026	\$60.00		\$24,018.33
01/17/2020	80042 POS PUR 01/16 12:09 ADVANCED ORTHOPA WASHINGTON PA 07981906 08004~8099	\$35.00		\$23,983.33
01/17/2020	777708 POS PUR 01/17 15:04 SUNOCO 033769440 WASHINGTON PA 65386601 77770~5542	\$12.00		\$23,971.33
01/21/2020	DEPOSIT		\$900.00	\$24,871.33
01/21/2020	HOMESITE INS PREM 36193837	\$614.08		\$24,257.25
01/21/2020	58369 POS PUR 01/19 13:23 SAMS CLUB #6251 WASHINGTON PA 62510092 767124~5300	\$222.82		\$24,034.43
01/21/2020	627872 PIN PUR 01/18 13:21 CANONSBURG SHOP CANONSBURG PA 53460201 627872~5411	\$136.02		\$23,898.41
01/21/2020	45785 POS PUR 01/20 16:45 WM SUPERCENTER # WASHINGTON PA 17390004 06977~5411	\$129.39		\$23,769.02
01/21/2020	0003 POS PUR 01/17 06:54 WESTLAND MUFFLER WASHINGTON PA 00008782 00000~7538	\$85.00		\$23,684.02
01/21/2020	825184 PIN PUR 01/18 13:49 LOWE'S #671 WASHINGTON PA 001 825184 ~5200	\$49.40		\$23,634.62
01/21/2020	411529 POS PUR 01/19 16:00 BP#9351941RUFF C WASHINGTON PA 39013701 41152~5542	\$25.00		\$23,609.62
01/21/2020	894397 POS PUR 01/21 17:13 BP#9351941RUFF C WASHINGTON PA 39013701 89439~5542	\$25.00		\$23,584.62
01/21/2020	49975 POS PUR 01/18 07:44 SPEEDWAY 02915 7 WASHINGTON PA 00000000 04997~5542	\$24.01		\$23,560.61
01/21/2020	580369 POS PUR 01/21 17:31 Wal-Mart Super C WASHINGTON PA 17390047 00212~5411	\$19.55		\$23,541.06
01/21/2020	94506 POS PUR 01/19 18:16 SPEEDWAY 02915 7 WASHINGTON PA 00000000 09450~5542	\$15.52		\$23,525.54
01/21/2020	57135 RECURRING 01/17 07:09 Amazon Prime* EI3 Amzn.com/bill WA 00000000 05~5968	\$13.77		\$23,511.77
01/21/2020	61898 POS PUR 01/19 16:22 WM SUPERCENTER # WASHINGTON PA 17390046 26656~5411	\$13.22		\$23,498.55
01/21/2020	36076 POS PUR 01/17 10:35 USPS PO 41890403 WASHINGTON PA 00000000 03607~9402	\$6.80		\$23,491.75
01/22/2020	805582 POS PUR 01/22 16:55 Wal-Mart Super C WASHINGTON PA 17390027 00220~5411	\$3.32		\$23,488.43
01/23/2020	49964 POS PUR 01/22 19:40 WALMART GROCERY 800-966-6546 AR 00000000 0499~5411	\$148.34		\$23,340.09
01/23/2020	657290 PIN PUR 01/23 16:06 ADVANCE AUTO PAR WASHINGTON PA 31258201 65729~5533	\$64.44		\$23,275.65
01/23/2020	60753 PIN PUR 01/23 07:21 WM SUPERCENTER # WASHINGTON PA 17390044 58789~5411	\$43.15		\$23,232.50
01/23/2020	45305 POS PUR 01/22 19:44 WALMART GROCERY 800-966-6546 AR 00000000 0453~5411	\$24.87		\$23,207.63
01/23/2020	37978 POS PUR 01/22 19:16 WALMART GROCERY 800-966-6546 AR 00000000 0379~5411	\$3.38		\$23,204.25
01/24/2020	PYRLVQ67 SALANDR PAYROLL PYRLVQ67		\$1,577.27	\$24,781.52
01/24/2020	TRANSFER TO FREESTYLE ACCOUNT 735181026	\$60.00		\$24,721.52
01/24/2020	CHECK # 1240	\$125.55		\$24,595.97
01/24/2020	772957 PIN PUR 01/24 08:48 ADVANCE AUTO PAR WASHINGTON PA 31182202 77295~5533	\$78.00		\$24,517.97
01/24/2020	CHECK # 1244	\$50.00		\$24,467.97
01/24/2020	992274 PIN PUR 01/24 15:53 CANONSBURG SHOP CANONSBURG PA 53460201 992274~5411	\$18.99		\$24,448.98
01/27/2020	25250 POS PUR 01/26 04:16 SAMSCLUB #6251 WASHINGTON PA 00000001 025250 ~5300	\$108.38		\$24,340.60

047411 1210579 0000000 072166 144332 02/03

Primary Account Number:

continued)

Date	Amount	Date	Amount	Date	Amount
01/02/2020	\$21,693.21	01/14/2020	\$22,062.44	01/24/2020	\$24,448.98
01/03/2020	\$21,617.03	01/15/2020	\$24,448.27	01/27/2020	\$24,211.78
01/06/2020	\$20,999.76	01/16/2020	\$24,078.33	01/28/2020	\$24,182.80
01/07/2020	\$21,404.38	01/17/2020	\$23,971.33	01/29/2020	\$24,121.24
01/09/2020	\$21,360.81	01/21/2020	\$23,491.75	01/30/2020	\$23,945.25
01/10/2020	\$22,377.49	01/22/2020	\$23,488.43	01/31/2020	\$25,214.78
01/13/2020	\$22,270.80	01/23/2020	\$23,204.25		

E000/E000 582510 E69400 E45649C 64920

WARNING: THIS HEARTLAND CHECK IS PROTECTED BY SPECIAL SECURITY FEATURES

CHECK DATE	VOUCHER ID
1/10/2020	V53011162

TOTAL NET PAY
*****\$1,203.06

NOT NEGOTIABLE



Statement of Earnings For: **Andrew Kuzy**

Document Page 15 of 16

Salandra Funeral Service (PYRLVQ67)

Employee #:	22	Division:		Period Begin:	1/5/2020	Check Date:	1/24/2020	304 West Pike Street		
Clock Number:		Department:	1000	Period End:	1/18/2020			Canonsburg, PA 15317		
SSN:	XXX-XX-9749	Federal Filing:	Married	Exemptions:	0	Additional Tax:				
Company Id:	PYRLVQ67	State Filing:		Exemptions:	0	Additional Tax:				
Voucher Id	Check Amount	Gross Pay	Net Pay	Check Message						
V53504194	\$0.00	\$1,980.00	\$1,577.27							
EARNINGS			*Not included in Totals			TAXES		DEDUCTIONS		
Description	Rate	Hours	Dollars	YTD Hours	YTD Dollars	Description	Current	YTD		
Regular	20.0000	99.00	1,980.00	166.00	3,320.00	SOC SEC EE	122.76	215.14		
Removal		0.00	0.00	0.00	150.00	MED EE	28.71	50.32		
						FEDERAL WH	167.48	276.90		
						PENNSYLVANIA WH	60.79	106.53		
						SOUTH STRABANE TWP	9.90	17.35		
						PENNSYLVANIA SUI EE	1.19	2.08		
						CANONSBURG LST	2.00	4.00		
						TRINITY ASD (SOUTH	9.90	17.35		
Total:	99.00	1,980.00	166.00	3,470.00	Total:	402.73	689.67	Total:	0.00	0.00
CURRENT PERIOD LEAVE ACCRUAL					DISTRIBUTION OF NET PAY					
					Checking	Account: ###6826	Deposit Amount:	1,577.27		

WARNING-THIS HEARTLAND CHECK IS PROTECTED BY SPECIAL SECURITY FEATURES

Salandra Funeral Service (PYRLVQ67)
 304 West Pike Street
 Canonsburg, PA 15317

CHECK DATE	VOUCHER ID
1/24/2020	V53504194

TOTAL NET PAY
*****\$1,577.27

Your entire Net pay of \$1,577.27 has been deposited in your bank account(s).

22 1000

Andrew Kuzy

531 Warrick Dr
 SOUTH STRABANE TOWNSHIP, PA 15301

NOT NEGOTIABLE**SECURITY FEATURES LISTED ON BACK**

**First National Bank**4140 E. State Street
Hermitage, PA 16148**Statement Ending 01/16/2020**

ANDREW F KUZY

Page 1 of 4

Primary Account Number:

ADDRESS SERVICE REQUESTED

>011148 3822667 0001 092543 102

ANDREW F KUZY
COLLEEN A KUZY
TAX ESCROW ACCOUNT
531 WARRICK DR
WASHINGTON PA 15301-9513**Managing Your Accounts**

Online

www.fnb-online.com



By Phone

1 800-555-5455



By Mail

4140 E. State Street
Hermitage, PA 16148**Summary of Accounts**

Account Type	Account Number	Balance This Statement
FREESTYLE CHECKING		\$922.92

FREESTYLE CHECKING -**Account Summary**

Date	Description	Amount
12/17/2019	Balance Last Statement	\$686.87
	4 Credit(s) This Period	\$240.00
	1 Debit(s) This Period	\$3.95
01/16/2020	Balance This Statement	\$922.92

Account Activity

Post Date	Description	Debits	Credits	Balance
12/17/2019	Balance Last Statement			\$686.87
12/20/2019	TRANSFER FROM BUSINESS CHECKING ACCOUNT 95466826		\$60.00	\$746.87
12/27/2019	TRANSFER FROM BUSINESS CHECKING ACCOUNT 95466826		\$60.00	\$806.87
01/03/2020	TRANSFER FROM BUSINESS CHECKING ACCOUNT 95466826		\$60.00	\$866.87
01/10/2020	TRANSFER FROM BUSINESS CHECKING ACCOUNT 95466826		\$60.00	\$926.87
01/16/2020	PAPER STATEMENT FEE	\$3.95		\$922.92
01/16/2020	Balance This Statement			\$922.92

Daily Balances

Date	Amount	Date	Amount	Date	Amount
12/20/2019	\$746.87	01/03/2020	\$866.87	01/16/2020	\$922.92
12/27/2019	\$806.87	01/10/2020	\$926.87		

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To learn more about FNB's deposit account practices such as our posting order, what is an available balance, and how preauthorized point-of-sale debit card transactions affect your account, please visit the following websites:

- For consumer accounts, click on the Managing Your Checking Account video at www.fnb-online.com/learn
- For business accounts, click on <https://www.fnb-online.com/business-overdrafts>